

### How to implement a wraparound microfunding approach

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ageing

# How to implement a wraparound microfunding approach Briefing



## Introduction

**This guide is designed to help practitioners consider the important features of a supported, wraparound microfunding approach, and how it can be implemented.**

Microfunding is the provision of small funding to individuals, groups or organisations.

Ambition for Ageing provides microfunding in the form of **small investments of up to £2,000** to individuals or groups who successfully propose a project or idea that aims to improve the lives of people aged 50+. Decisions on which proposals receive funding are made by volunteers who sit on decision-making structures within each local area.

In the context of Ambition for Ageing, microfunding needs to be understood as part of a larger approach encompassing a combination of co-production, devolved decision-making, a place-based focus and a commitment to learning, rather than a stand-alone method of funding. **It is a supported, wraparound model.**

**It isn't about getting money to the frontline, rather using the approach to build capacity & networks.**

The eight delivery leads as a part of Ambition for Ageing developed their own approach to microfunding in neighbourhoods across Greater Manchester. The key differences and similarities between their approaches show the importance of adapting the approach to local need.

### Key similarities between models:

- Supported applications and open funding criteria
- Decision making groups of older people and devolved decision-making
- Investment support and networking opportunities for funded projects
- Community researchers and asset mapping
- Training and development opportunities for volunteers
- Intensive project staff support

### Key differences between models:

- Community based participatory budgeting events
- Staggered funding to mitigate misuse of funding
- Strategic-level partnerships groups that exist to give local organisations a say in where funding goes.
- Adapted payment models to account for small and or unconsistuted groups

Ambition for Ageing is a Greater Manchester level programme aimed at creating more age-friendly places and empowering people to live fulfilling lives as they age.

We do this by providing small investments to help develop more age-friendly neighbourhoods in Greater Manchester in addition to funding larger scale work across the city-region. As a research project, we are committed to sharing the learning we gain from the programme to help influence local, regional and national policy. Ambition for Ageing is part of Ageing Better, a programme set up by The National Lottery Community Fund, the largest funder of community activity in the UK.

# 1. The supported, wraparound microfunding approach

**Scale:** For Ambition for Ageing, microfunding is delivered at 'ward' level. We believe that microfunding works best as a place-based approach to increase the impact of investments and make real change at a local level.

**Mindset:** Our microfunding approach should be understood as a wraparound investment process rather than a standalone method of funding. This is a key value to instill in staff and community members involved.

**Support:** Suitable support needs to be in place to provide guidance, mediation and oversight to community members involved in any decision-making position.

**Social Infrastructure:** The prevalence of shared spaces where people can meet, interact and participate, such as community centres, libraries, parks and cafes, aids the development of social capital, in particular bridging social capital (connections across groups of social difference). A success of the microfunding approach is its ability to support local social infrastructure.

Pre-existing social infrastructure is not vital for this microfunding approach to work but will provide more value in terms of community development.

**Co-production:** To involve older people, you will need to recruit volunteers. Our delivery leads did this in two main ways; approaching personal contacts from previous work, or launch events asking volunteers to come forward. The approach here needs to be community focused. To attract a diverse group of volunteers, ensure the processes and procedures in place are flexible.

**Application process:** A supported application process means smaller and unconstituted groups are able to access the funding. This involved providing feedback and working with potential investees to improve their proposal before it was taken to panel. The application itself was short and accessible.

**Networking opportunities:** Networking and collaboration between funded groups and individuals is key to this type of microfunding approach. It is crucial to foster the spirit of community integration, and supporting the development of social capital.

## Why should you use this type of microfunding approach?

- You want to invest in community development
- You want to capacity-build community members
- You want funding to reach smaller, more marginalised groups.
- You want to create and foster community networks
- You want to invest in social infrastructure
- You value co-production

# 2. Retaining and Recruiting Volunteers

For the purpose of this briefing, the term 'volunteer' is used to refer to the community members who are actively involved in decision-making in regards to where money should be invested.

'Getting people out of the house is the most important thing for people... getting them engaged with others and talking'  
Volunteer, Salford

This type of microfunding approach empowers volunteers by giving them a sense of purpose and ownership of the place in which they live. It allows volunteers to discuss issues that are important to them, and gives them a voice in local issues. The levels of support and variety of participation opportunities meant volunteers developed their skills and confidence, and made new social connections.

The volunteer model lends itself to community development. By supporting and encouraging social participation, we can aid the development of social capital (the networks of relationships among people who live in a particular society). This strengthens community cohesion. The purpose of this type of microfunding approach is to capacity-build communities, and by directly empowering individuals through participation opportunities, awareness of a diversity of local issues grows.

Recruiting and retaining a diverse group of volunteers can be tough. Barriers to participation exist around particular cultural and social images of volunteering but equally structural and emotional barriers present challenges. Participation opportunities have a much wider reach if contributions can be informal and irregular. This is important because it means a diverse number of voices will feed into the decision-making process.

Panel members as part of Ambition for Ageing valued the informal and friendly nature of the panels - they were able to give feedback on applications remotely and change their level of participation as necessary.

It's important to keep your volunteers informed. A feedback loop to update volunteers of funded projects progress is important to keep volunteers updated and prevent disengagement. It allows them to see the positive change that is being made, as well as reassurance that the money is being spent appropriately.

There needs to be support in place for volunteers. Evidence from Ambition for Ageing shows that volunteers especially valued the support and interaction from local delivery staff. It takes time to implement a co-production approach as part of this type of microfunding. The 'test and learn' ethos of Ambition for Ageing meant the process could be tailored to the place. Adapt and change your volunteer model as necessary.



### 3. Using microfunding to reach and engage marginalised communities

Local knowledge of the different minority communities within the local area is needed to target activities. Evidence from Ambition for Ageing has shown that it is necessary to have an understanding of communities to ensure that equalities-driven work has the best chance to be effective.

As part of the wraparound microfunding approach, it is important to dedicate time to engaging with marginalised communities. Equalities needs to be built into the design of the approach, such as ensuring participation opportunities are truly open to all, and offering varying ways to participate. As well a targeted approach, it is important to target investments to ensure the whole community is benefitting from the microfunding approach.

The purpose of this type of microfunding is an inclusive investment process. Learning from Ambition for Ageing suggests that to reach and engage with marginalised groups, less money is needed on actual monetary investments, and more on community development. Part of this wider community development may include targeted projects or pieces of research focusing on marginalised groups in order to gain a better understanding of their needs.

Engaging with some marginalised groups can be hard, so time and support is needed to ensure these voices are represented in the decision-making process. Practical ways to do this include holding meetings to avoid prayer time, or making activities more accessible for those with certain disabilities or mobility needs. The role of the staff here involves instigating, supporting and brokering relationships with a diversity of organisations and individuals.

### 4. Sustainability

Individual projects funded by Ambition for Ageing were not intended to be sustainable after the initial investment although the impacts, networks and relationships of the projects were expected to continue. This is why supporting and providing networking opportunities for investees, as well as capacity building volunteers is important.

Sustainability is about more than delivering a successful project. The purpose of this microfunding approach is to encourage community development through the development of networks and relationships, and the development of places where people can meet and interact.





## Conclusion

**This microfunding approach is not just about the money. Opportunities for collaboration and access to networks of support that come with the money are vital.**

Relationship building and dialogue are central to the effective delivery of this type of microfunding approach. Meaningful relationships between staff and volunteers need to be developed to allow for true co-production to take place and for the target community to gain the confidence and capacity to be in a position to take advantage of the devolution of decision-making.

An appropriate amount of time and resources needs to be dedicated to develop this microfunding approach.

Flexibility and informality in design and delivery are key. This allows the approach to evolve in a way that best meets the needs of the area but also provides inclusive ways of participating for those who may have faced barriers to civil participation elsewhere.

The microfunding approach, alongside co-production and place-based working, enables us to reach and engage with more marginalised communities and individuals at risk of social isolation. This, however, happens incrementally and through a number of different supporting structures and processes which need to be tailored to be context appropriate.

### Useful resources:

- ⇒ Social Infrastructure: How Shared Spaces make Communities Work, Sophie Yarker, April 2019
- ⇒ Working Inclusively to make Communities Age-Friendly, Ambition for Ageing, April 2019

To read the full report and download our technical guidance visit:  
[www.ambitionforageing.org.uk/microfunding](http://www.ambitionforageing.org.uk/microfunding)



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